CLAIMS:

1.   A method for selecting securities from a group of securities for an investment portfolio comprising:

5   assigning a first numerical rank to each security in a group of securities according to an evaluation of its price appreciation over a first predetermined period, with the highest rank being assigned to the security with the price appreciation evaluated as the best;

assigning a second numerical rank to each security in said group of securities

10   according to its return-on-assets ratio, with the highest rank being assigned to the security with the greatest return-on-assets ratio;

assigning a third numerical rank to each security in said group of securities according to its price-to-cashflow ratio, with the highest rank being assigned to the security with the smallest price-to-cashflow ratio; and

15   calculating an average numerical rank that is the average of the first, second, and third numerical ranks for each security in said group of securities;

selecting a desired number of securities having the highest average numerical ranks from said group of securities, forming a group of selected securities.

2.   The method of claim 1 wherein said group of securities consists of the 100

20   stocks that make up the Nasdaq 100 Index.

3.   The method of claim 1 wherein said evaluation of price appreciation is accomplished through least squares regression analysis of the periodic price history of each security over at least three periods.

4. The method of claim 1 wherein the desired number of securities having the highest average numerical ranks from said group of securities is 15 securities.

5. The method of claim 1 wherein said method further includes purchasing said group of selected securities.

6. The method of claim 5 wherein said method further includes creating a unit investment trust comprising said purchased securities.

7. The method of claim 6 wherein said purchased securities comprising said unit investment trust are weighted by market capitalization.

8. The method of claim 6 wherein said unit investment trust is subject to the restriction that none of said selected securities will comprise less than one percent of said portfolio as of the initial date of deposit of said unit investment trust.

9. The method of claim 6 wherein said unit investment trust is subject to the restriction that none of said selected securities will comprise more than 25 percent of said portfolio as of the initial date of deposit of said unit investment trust.

10. The method of claim 6 wherein said unit investment trust has a life of 13 months.

11. A computer programmed to carry out the steps of claim 1.

12. A computer-readable medium having imprinted therein a computer program containing instruction steps such that upon installation of said computer program in a general purpose computer, the computer is capable of performing the method of claim 1.

13. The method of claim 1, further comprising the steps of assigning a fourth numerical rank to each security in said group of securities according to an evaluation of its price appreciation over a second predetermined period different from said first predetermined period, with the highest rank being assigned to the security with the price appreciation evaluated as the best, wherein, during said calculating step, said average numerical rank is the average of the first, second, third, and fourth numerical ranks for each security in said group of securities.

14. The method of claim 13, wherein said evaluation of price appreciation for said first numerical rank is accomplished through least squares regression analysis of the monthly price history of each security over the preceding twelve months.

15. The method of claim 13, wherein said evaluation of price appreciation for said fourth numerical rank is accomplished through least squares regression analysis of the monthly price history of each security over the preceding six months.

16. The method of claim 15, wherein said evaluation of price appreciation for said first numerical rank is accomplished through least squares regression analysis of the monthly price history of each security over the preceding twelve months.

17. The method of claim 1 wherein said method further includes creating any pooled investment vehicle comprising said purchased securities.

18. The method of claim 1 wherein said method further includes creating a variable annuity comprising said purchased securities.

19. The method of claim 1 wherein said method further includes creating an investment account comprising said purchased securities.

- 13 -